



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Albert Russo  
Po Box 4853  
Trenton, NJ 08650-4853  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on June 24, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Case No.: 19-17748 / MBK

Michael Ramos  
Daphne Y. Ramos

Hearing Date: 06/22/2022

Debtor(s)

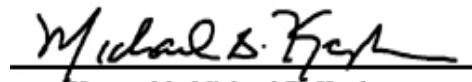
Judge: Michael B. Kaplan

Chapter: 13

## ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: June 24, 2022**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

**ORDERED** that the plan of the above named debtor, dated 03/30/2022, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$4,190.62 PAID TO DATE

\$555.00 for 53 months beginning 6/1/2022

**ORDERED** that the case is confirmed with a calculated plan funding of \$33,605.62 which includes a minimum of \$27,578.00 dividend to general unsecured creditors.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor and file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

**ORDERED** that, notwithstanding the order of distribution set forth in the plan, the Trustee disbursements shall be made pursuant to the following order of distribution: administrative claims, secured claims, priority claims, general unsecured claims.

**ORDERED** as follows:

The debtors shall register for TFS automated withdrawal payments within ten (10) days of submission of the Order Confirming Chapter 13 Plan.

The claim of AmeriCredit Financial Services, Inc. dba GM Financial, PACER Claim #11-1, in the amount of \$58,884.52, shall be deemed as an unsecured claim and shall be paid pro rata with other general unsecured creditors.

Supplemental fee application, in the amount of \$3,305.37 and to be paid outside of the Plan, to be filed within seven (7) days of submission of the Order Confirming Chapter 13 Plan.

In re:  
Michael Ramos  
Daphne Y. Ramos  
Debtors

Case No. 19-17748-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 24, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2022:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2022 at the address(es) listed below:

| Name                     | Email Address   |
|--------------------------|---|
| Albert Russo             | docs@russotrustee.com   |
| Elizabeth L. Wassall     | on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com              |
| Harold N. Kaplan         | on behalf of Creditor USB Leasing LT hkaplan@rasnj.com informationathnk@aol.com   |
| Harold N. Kaplan         | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, informationathnk@aol.com                                  |
| John R. Morton, Jr.      | on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com |
| Joseph Gunnar Devine, Jr |   |

District/off: 0312-3

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Page 2 of 2

Total Noticed: 1

on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernapp.com;lgadomski@schillernapp.com  
Joseph Gunnar Devine, Jr  
on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernapp.com;lgadomski@schillernapp.com  
Karen E. Bezner  
on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Kevin Gordon McDonald  
on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com  
Laura M. Egerman  
on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com  
Michael A. Artis  
on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov  
Michael A. Artis  
on behalf of U.S. Trustee michael.a.artis@usdoj.gov  
Michael R. DuPont  
on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com  
Richard Gerbino  
on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillernapp.com  
kcollins@schillernapp.com;lgadomski@schillernapp.com  
Roger Chavez  
on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com  
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net  
Roger Chavez  
on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com  
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net  
Roger Chavez  
on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net  
Roger Chavez  
on behalf of Defendant Michael Ramos rchavez@chavezlegal.com  
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net  
U.S. Trustee  
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19